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Highway Loss Data Institute
Insurance Theft Report

Passenger Cars, Vans, Pickups, and Utility Vehicles

1985 Models During Their First Year
1984 Models During Their First Two Years
1983 Models During Their First Three Years

HLDI T85-1

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SUMMARY

This Highway Loss Data Institute report describes variations in both the frequency and size of insurance theft losses involving 1983, 1984, and 1985 model year passenger cars, vans, pickups, and utility vehicles.

Principal Findings:

Passenger Cars

- The theft loss results of different cars varies enormously. Average theft loss payments per insured vehicle year ranged from less than $0.50 to more than $225. Among the individual makes and models summarized, the 1983 Porsche 911 Coupe had the highest average loss payment per insured vehicle year.
- European imports, led by the Volkswagen Convertible, had the highest frequency of theft claims. The theft of car radios is thought to be a major cause of the high frequency of theft claims for these cars. Small and midsize domestic models had the lowest claim frequencies.
- The 1984 Chevrolet Corvette had the highest average loss payment per theft claim; it exceeded $8,700.
- Sports and specialty models had the highest overall theft losses. In each model year, they accounted for approximately 15 percent of the total exposure but were responsible for nearly 50 percent of the total dollars paid in theft claims.
- The generally consistent pattern of theft results for 1983-85 models indicates that 1986 models of these cars are likely to have similar theft losses.

Vans, Pickups, Utility Vehicles

- The Jeep CJ-7 had the highest theft claim frequency in all three model years.
- The Chevrolet Blazer had the highest average theft payment per claim and the Chevrolet C10/K10 pickup the highest average loss payment per insured vehicle year.
- Theft results for large utility vehicles, the Chevrolet and GMC Suburban models, showed large increases between their 1983 and 1985 models. Standard-sized pickup trucks also had substantial increases during these years.
- Small pickup trucks had the lowest claim frequencies and average loss payments per insured vehicle year.

INTRODUCTION

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, and publishes insurance data concerned with human and economic losses resulting from owning and operating motor vehicles—especially concerning the ways such losses vary among different kinds of vehicles.

This report describes the theft loss experience under comprehensive coverage of 1985 models during their first year of availability, 1984 models during their first two years, and 1983 models during their first three years. Results are presented separately for passenger cars and for vans, pickups, and utility vehicles. The report is based on comprehensive coverage and theft loss data supplied by 13 insurers: Aetna, Allstate, Fireman's Fund, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, Sentry, State Farm, Travelers and USAA.

The results presented in this report include the complete spectrum of theft losses occurring under comprehensive coverage ranging from the theft of items from the vehicle to the theft of the vehicle itself. A complete list of the individual vehicle series included in this report is contained in Appendixes A-1 and A-2 and definitions are provided in Appendix B.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing crash damage, crash injuries, and theft losses, and also provide the public with information relating to the differences in the loss experience produced by different kinds of vehicles.

RESULTS AND DISCUSSION

This report presents theft loss results in two sections. The first section summarizes variations in both the frequency and size of theft claims for private passenger cars from three model years: 1985 models during their first year of availability, 1984 models during their first two years, and 1983 models during their first three years. The second section contains similar summaries for vans, pickups, and utility vehicles insured under noncommercial comprehensive coverages.

The results are standardized to minimize differences that might be attributable to variations in the mix of deductible amounts and operator age groups among different vehicles. Both the frequency and average size of insurance theft losses vary with the deductible amount and the age group of the operators. Standardization ensures that the mix of these two nonvehicle factors is the same for each result. Therefore, to the extent that age distributions within each operator age group and dollar amounts within each deductible group do not vary substantially for different vehicles, these effects will not bias comparisons among the various results. Other nonvehicle factors have not necessarily been eliminated from the results presented in this report.

All of the results are shown in relative terms, with 100 representing the average for *all passenger cars* of each model year. Thus, for example, the relative claim frequency of 1225 for the 1983 Volkswagen Convertible (Table 1) indicates a result that is 12.25 times the average result for all 1983 model year passenger cars combined. The results for vans, pickups, and utility vehicles are also given relative to the results for *all passenger cars*.

Passenger Cars

The results for 1985 model year passenger cars are based on 1.4 million insured vehicle years of exposure, those for the 1984 models on over 5.0 million insured vehicle years, and those for the 1983 models on nearly 6.5 million insured vehicle years. Results are not given separately for any in-

TABLE 1 Theft Results: 1983-85 Models
Passenger Cars With the Highest Claim Frequencies

	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
Make and Series	1983	1984	1985	1983	1984	1985	1983	1984	1985
Volkswagen Convertible	**1225**	**1117**	**1309**	56	58	56	682	645	730
Volkswagen Scirocco	**798**	**584**	**772**	46	44	46	365	257	356
Volkswagen GTI	*	*	**762**	*	*	35	*	*	270
Volkswagen Jetta - 2 Dr.	**746**	**701**	**534**	51	40	41	379	279	218
Mercedes Benz 190	*	481	**684**	*	112	94	*	538	646
Saab 900 - 4 Dr.	**645**	**543**	**655**	58	56	55	372	304	363
Saab 900 - 2 Dr.	**607**	**528**	**630**	67	71	66	405	374	417
BMW 300 Series	**601**	471	395	82	82	60	496	387	236
Peugeot 505 - 4 Dr.	491	477	**569**	55	39	53	271	184	304
Volkswagen Jetta - 4 Dr.	**503**	**540**	467	49	48	47	248	257	219
(All Cars: Index=100)	11.8	11.7	11.3	$1,742	$1,859	$1,905	$20.5	$21.7	$21.6

*Comparable model not produced for this model year.

dividual vehicle series with less than 5,000 insured vehicle years of exposure and fewer than 100 paid theft claims, but their results are included in the aggregated totals. Confidence in the results generally increases with an increasing amount of exposure and number of claims.

1983-85 Models With the Highest Claim Frequencies

Table 1 summarizes the 1983-85 model year passenger cars with the highest theft claim frequencies. The all-car claim frequencies are expressed in claims per 1,000 insured vehicle years of exposure. Also included in Table 1 are the average loss payment per claim and average loss payment per insured vehicle year results for these models. The results are expressed in relative terms with the value 100 representing the all-car-combined result in each loss category for each model year. Table 1 lists all cars that have relative claim frequencies exceeding 500 (at least five times higher than the average for all cars) in at least one of the three model years. Each relative claim frequency result that exceeds 500 is shown in bold print.

All of the cars listed in Table 1 are European imports except for the U.S.-made Volkswagen GTI. It should be emphasized that this table summarizes the results of the *frequency* of theft claims and that these include claims for stolen components (e.g., radios and hubcaps). With the exception of the Mercedes Benz and BMW models, the cars listed in Table 1 have relatively low average loss payments per theft claim, which suggests that many of their claims are for stolen components rather than for the vehicle itself. (The radios in these models are frequently stolen.) It is also interesting to note the consistently high theft claim frequencies for these models across all three model years.

The Volkswagen Convertible had by far the highest reported theft claim frequencies averaging as much as 13 times the result for all cars combined in one of the model years. For each model year, however, its average payment per claim was only slightly over one-half the all-car average. Four other Volkswagen models were among the cars with the highest theft claim frequencies as were both models of the Saab 900.

1983-85 Models With the Highest Average Loss Payments Per Insured Vehicle Year

Table 2 summarizes the 1983-85 model year passenger cars with the highest average theft loss payments per insured vehicle year. This index combines claim frequencies and average loss payments per claim and thus accounts for not only how often theft claims are made for particular vehicles but also for the magnitude of such claims. This table includes 11 models with a relative average loss payment per insured vehicle year in excess of 550 in at least one model year. The results for individual model years that are over five and one-half times the all car average are given in bold print in Table 2.

All of the models listed in Table 2 are sports and specialty models and, except for the Volkswagen Convertible and 1985 Mercedes Benz 190, all had above average results for both claim frequency and average loss payment per claim. The year-to-year consistency in the results in this table suggests that newer models of these cars are also likely to have worse than average theft loss results.

The 1983 Porsche 911 Coupe had the highest average loss payment per insured vehicle year, which was 11 times the all-car result. This amounts to theft payments per year for this car of $227. Results for more recent model years of the Porsche 911 were not available because of insufficient exposure. Four Mercedes Benz and two Cadillac models were among the cars that had extremely high average loss

TABLE 2 Theft Results: 1983-85 Models
Passenger Cars With the Highest Average Loss Payments Per Insured Vehicle Year

	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
Make and Series	1983	1984	1985	1983	1984	1985	1983	1984	1985
Porsche 911 Coupe	418			265			**1106**		
Mercedes Benz 380/500SEL	482			180			**869**		
Cadillac Eldorado	327	304	312	223	203	243	**730**	**615**	**759**
Volkswagen Convertible	1225	1117	1309	56	58	56	**682**	**645**	**730**
Mercedes Benz 300SD/380SE	427	458	370	140	139	135	**598**	**638**	500
Cadillac Seville	246	244	227	223	210	287	548	511	**651**
Mercedes Benz 380SL Coupe	241	320		257	202		**618**	**647**	
Mercedes Benz 190	*	481	684	*	112	94	*	538	**646**
Chevrolet Corvette	*	132	159	*	470	297	*	**618**	473
Toyota Celica Supra	268	335		172	169		461	**566**	
BMW 733i/735i	286			196			**559**		
(All Cars: Index=100)	11.8	11.7	11.3	$1,742	$1,859	$1,905	$20.5	$21.7	$21.6

*Comparable model not produced for this model year.
Blanks indicate insufficient exposure.

TABLE 3 Theft Results: 1983-85 Models
Passenger Cars With the Lowest Claim Frequencies

Make and Series	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
	1983	1984	1985	1983	1984	1985	1983	1984	1985
Chevrolet Citation - 4 Dr.	**14**	**13**		95	123		13	16	
Mercury Lynx - S.W.	**17**	**14**		35	16		9	2	
Mercury Topaz - 4 Dr.	*	**16**	**14**	*	115	17	*	18	2
Pontiac 2000 - S.W.	**15**	23		26	71		4	16	
Plymouth Reliant - S.W.	**15**	25		27	55		4	14	
Dodge Aries - S.W	**17**	**17**		55	47		9	8	
Ford Tempo - 4 Dr.	*	24	**17**	*	68	97	*	16	17
Ford Tempo - 2 Dr.	*	29	**18**	*	92	100	*	27	18
Dodge Aries - 4 Dr.	**19**	27	33	55	67	15	10	18	5
Plymouth Reliant - 4 Dr.	**19**	28	31	72	54	120	14	15	37
Plymouth Horizon - 4 Dr.	31	26	**19**	41	74	82	13	20	16
(All Cars: Index=100)	11.8	11.7	11.3	$1,742	$1,859	$1,905	$20.5	$21.7	$21.6

*Comparable model not produced for this model year.
Blanks indicate insufficient exposure.

payments per insured vehicle year. The 1984 Chevrolet Corvette had by far the highest average loss payment per claim. Its relative index of 470 translates to an average payment per claim of $8,737.

1983-85 Models With the Lowest Claim Frequencies

Table 3 summarizes the 1983-85 model year passenger cars with the lowest claim frequencies. It includes all cars with relative claim frequencies of less than 20 for any model year which is a frequency of theft claims less than one-fifth the average for all cars. Individual model year results of less than 20 are shown in bold print.

All of the cars listed in Table 3 are domestic models and all but one are small or midsize station wagons or four-door models. For the most part, these models also have relatively low average loss payments per claim and average loss payments per insured vehicle year.

Essentially similar cars produced by the same manufacturer but sold under different names are included in Table 3. For example, the list contains both the Plymouth Reliant and Dodge Aries station wagon and four-door models and the Ford Tempo and Mercury Topaz four-door models.

1983-85 Models With the Lowest Average Loss Payments Per Insured Vehicle Year

Table 4 summarizes the 1983-85 model year passenger cars with the lowest average theft loss payments per insured vehicle year and includes 11 models with relative results of 8 or less. These cars, with results shown in bold print, have average loss payments per insured vehicle year that are less than one-twelfth the all-car averages in at least one of the three model years.

Table 4, like Table 3, contains only domestic cars and all but three of the 11 models are station wagons. Only two of the 11 cars had enough exposure to report a result for the 1985 models.

Two Mercury models, the 1984 Lynx station wagon and the 1985 four-door Topaz, had the lowest average loss payments per insured vehicle year; these payments averaged only 2 percent of the payments for all cars combined, or approximately $0.50 per year.

Sports & Specialty Cars Primary Theft Targets

In each model year, sports and specialty cars continue to account for an overwhelming share of total theft losses. Although these cars account for only about 15 percent of the total insurance exposure in each model year, they are responsible for approximately one-third of all the theft claims and for nearly 50 percent of the total dollars paid for theft claims. In contrast, stations wagons and passenger vans represent over 10 percent of the exposure in each model year, but less than five percent of the claims and only about three percent of paid theft losses.

Results for Individual Series

Tables 5, 6, and 7 present detailed theft coverage results for all 1985, 1984, and 1983 model year cars with at least 5,000 insured vehicle years of exposure or 100 paid theft claims. The values displayed are total exposure (measured in insured vehicle years) and relative values for claim frequency, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 represents the average for all cars combined for each model year in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year (last column) within each car size group and body style subgroup.

TABLE 4 Theft Results: 1983-85 Models
Passenger Cars With the Lowest Average Loss Payments Per Insured Vehicle Year

Make and Series	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
	1983	1984	1985	1983	1984	1985	1983	1984	1985
Mercury Lynx - S.W.	17	14		55	16		9	**2**	
Mercury Topaz - 4 Dr.	*	16	14	*	115	17	*	18	**2**
Pontiac 2000 - S.W.	15	23		26	71		**4**	16	
Plymouth Reliant - S.W.	15	25		27	55		**4**	14	
Dodge Aries - 4 Dr.	19	27	33	55	67	15	10	18	**5**
Oldsmobile Firenza - S.W.	20	29		59	21		12	**6**	
Oldsmobile Cutlass Cruiser	*	38		*	18		*	**7**	
Dodge Aries - S.W.	17	17		55	47		9	**8**	
Buick Skyhawk - S.W.	34	36		24	35		**8**	13	
Mercury Marquis - S.W.	50	28		15	58		**8**	16	
Dodge Diplomat - 4 Dr.	72	68		24	12		18	**8**	
(All Cars: Index=100)	11.8	11.7	11.3	$1,742	$1,859	$1,905	$20.5	$21.7	$21.6

*Comparable model not produced for this model year.
Blanks indicate insufficient exposure.

(Text continues on page 24)

TABLE 5
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	1394413	100 = 11.3	100 = $1,905	100 = $21.6
		SMALL CARS			
TWO-DOOR MODELS		213665	102	63	64
HONDA	CIVIC	10531	52	24	13
PLYMOUTH	TURISMO	8705	49	29	14
TOYOTA	TERCEL	6016	44	44	19
FORD	ESCORT	29980	38	59	22
MERCURY	LYNX	5830	33	80	26
RENAULT	ENCORE	5359	68	40	27
NISSAN	200SX	5664	69	42	29
HONDA	ACCORD	12360	75	39	29
NISSAN	PULSAR	8400	130	28	37
NISSAN	SENTRA	15632	69	60	42
DODGE	CHARGER	8759	75	74	55
HONDA	PRELUDE	11323	88	69	61
DODGE	DAYTONA	6722	79	90	71
CHRYSLER	LASER	7538	88	89	79
TOYOTA	COROLLA	6857	67	123	82
VOLKSWAGEN	GOLF	3746	255	33	85
VOLKSWAGEN	JETTA	2441	534	41	218
TOYOTA	CELICA	11613	272	99	269
VOLKSWAGEN	GTI	1226	762	35	270
VOLKSWAGEN	SCIROCCO	1347	772	46	356
SAAB	900	3075	630	66	417
FOUR-DOOR MODELS		171681	84	59	50
PLYMOUTH	HORIZON	13986	19	82	16
FORD	ESCORT	12633	25	72	18
DODGE	OMNI	11285	28	66	19
NISSAN	STANZA	7140	47	46	22
SUBARU	DL/GL	5201	67	36	24
NISSAN	SENTRA	8782	58	45	26
TOYOTA	COROLLA	18302	51	62	32
HONDA	CIVIC	9329	83	39	32
HONDA	ACCORD	33673	94	67	63
MAZDA	626	10578	77	89	68

(See notes on page 23)

TABLE 5 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS (CONT'D)			
VOLKSWAGEN	JETTA	6030	467	47	219
SAAB	900	2576	655	55	363
STATION WAGONS/PASSENGER VANS		**45872**	**41**	**82**	**34**
FORD	ESCORT	10451	21	73	16
SUBARU	DL/GL 4WD	6029	24	65	16
TOYOTA	VAN WAGON	5703	89	119	107
SPORTS & SPECIALTY		**59938**	**180**	**147**	**265**
HONDA	CIVIC CRX	10833	109	43	46
FORD	EXP	5584	100	92	92
PONTIAC	FIERO	7790	144	172	248
NISSAN	300ZX	7733	177	147	261
MAZDA	RX-7	11075	173	209	362
CHEVROLET	CORVETTE	5192	159	297	473
VOLKSWAGEN	CABRIOLET	1169	1309	56	730
		MIDSIZE CARS			
TWO-DOOR MODELS		**178518**	**87**	**130**	**113**
FORD	TEMPO	7539	18	100	18
CHEVROLET	CAVALIER	15410	79	41	33
BUICK	SOMERSET	12059	57	63	36
PONTIAC	2000	5468	57	63	36
BUICK	SKYHAWK	5724	48	81	39
PONTIAC	GRAND AM	12207	65	70	45
MERCURY	COUGAR	13076	54	87	47
FORD	THUNDERBIRD	14691	46	112	51
OLDSMOBILE	CALAIS	14670	67	81	54
OLDSMOBILE	CUTLASS	22428	146	157	229
BUICK	REGAL	12453	152	157	238
PONTIAC	GRAND PRIX	6015	163	203	330
CHEVROLET	MONTE CARLO	12500	169	231	391

(See notes on page 23)

TABLE 5 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS (CONT'D)			
FOUR-DOOR MODELS		**283448**	**68**	**74**	**51**
MERCURY	TOPAZ	5973	14	17	2
DODGE	ARIES	5605	33	15	5
MERCURY	MARQUIS	11474	40	22	9
CHRYSLER	LEBARON	6046	34	42	14
CHRYSLER	LEBARON GTS	5278	32	52	17
FORD	TEMPO	23485	17	97	17
FORD	LTD	14706	32	84	27
CHEVROLET	CELEBRITY	21952	56	58	33
NISSAN	MAXIMA	12924	48	69	33
PLYMOUTH	RELIANT	6554	31	120	37
BUICK	SKYLARK	11081	43	94	41
CHEVROLET	CAVALIER	16404	65	66	43
VOLVO	240	5285	98	48	47
OLDSMOBILE	CUTLASS	7353	71	74	53
OLDSMOBILE	CIERA	25456	88	61	54
BUICK	CENTURY	22591	90	65	58
TOYOTA	CAMRY	19548	82	105	86
CHRYSLER	NEW YORKER	7766	67	152	102
TOYOTA	CRESSIDA	5655	88	146	128
PONTIAC	6000	11955	183	88	161
PEUGEOT	505	1891	569	53	304
STATION WAGONS/PASSENGER VANS		**51696**	**36**	**44**	**16**
CHEVROLET	CELEBRITY	9041	33	44	14
CHEVROLET	CAVALIER	7273	35	55	19
SPORTS & SPECIALTY		**86061**	**225**	**126**	**283**
FORD	MUSTANG	19777	113	95	107
AUDI	5000	5779	266	60	159
BMW	318I/325E 2D	3825	395	60	236
PONTIAC	FIREBIRD	10649	269	152	408
CHEVROLET	CAMARO	18478	250	207	516
MERCEDES	190D/E	3679	684	94	646

(See notes on page 23)

TABLE 5 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS			
TWO-DOOR MODELS		**20965**	**109**	**90**	**99**
OLDSMOBILE	DELTA 88	6982	123	135	166
FOUR-DOOR MODELS		**153475**	**92**	**89**	**82**
FORD	CROWN VICTORIA	14544	35	64	23
CHRYSLER	NEW YORKER 5TH AVE	13655	79	84	66
PONTIAC	PARISIENNE	6807	113	60	68
OLDSMOBILE	NINETY EIGHT FWD	25422	142	55	78
BUICK	ELECTRA FWD	19308	82	106	87
OLDSMOBILE	DELTA 88	19720	95	93	88
CHEVROLET	CAPRICE	14150	92	113	104
BUICK	LESABRE	15230	106	102	109
MERCURY	GRAND MARQUIS	16229	64	189	121
STATION WAGONS/PASSENGER VANS		**52243**	**38**	**78**	**30**
PLYMOUTH	VOYAGER	18608	23	53	12
DODGE	CARAVAN	18732	26	52	13
CHEVROLET	CAPRICE	5364	82	86	70
SPORTS & SPECIALTY		**76852**	**209**	**152**	**317**
LINCOLN	TOWN CAR	9146	59	130	77
CADILLAC	DEVILLE 4D	23451	188	78	146
CADILLAC	DEVILLE 2D	7591	157	125	196
MERCEDES	300D	2703	341	101	345
CADILLAC	BROUGHAM 4D	4858	275	145	398
MERCEDES	300SD/380SE	2140	370	135	500
BUICK	RIVIERA	6031	250	212	530
CADILLAC	SEVILLE	3725	227	287	651
CADILLAC	ELDORADO	8166	312	243	759

(See notes on page 23)

TABLE 6
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	5063274	100 = 11.7	100 = $1,859	100 = $21.7
		SMALL CARS			
TWO-DOOR MODELS		754526	98	70	69
SUBARU	HATCHBACK	7673	35	37	13
PONTIAC	1000	9116	28	52	14
HONDA	CIVIC	32778	55	40	22
TOYOTA	TERCEL	20788	43	53	23
FORD	ESCORT	88497	34	70	24
MERCURY	LYNX	15537	33	73	24
SUBARU	DL/GL	9186	32	76	24
NISSAN	SENTRA	52689	60	41	25
PLYMOUTH	TURISMO	26211	38	73	27
MAZDA	GLC	10502	62	47	29
RENAULT	ENCORE	24923	57	51	29
CHEVROLET	CHEVETTE	51958	57	52	29
DODGE	COLT	12637	54	56	30
PLYMOUTH	COLT	9845	50	74	37
DODGE	CHARGER	26884	45	85	38
NISSAN	PULSAR	19834	92	42	38
RENAULT	ALLIANCE	24438	64	60	39
MITSUBISHI	CORDIA	7058	87	50	44
HONDA	ACCORD	41838	67	66	45
TOYOTA	COROLLA	20726	46	125	58
HONDA	PRELUDE	31401	89	76	68
DATSUN	200SX	28065	100	70	70
CHRYSLER	LASER	29848	78	90	71
ISUZU	IMPULSE	9260	63	117	74
MAZDA	626	10707	107	84	90
DODGE	DAYTONA	23401	95	114	109
TOYOTA	CELICA	49948	212	104	220
VOLKSWAGEN	SCIROCCO	8193	584	44	257
VOLKSWAGEN	RABBIT	24458	483	57	274
VOLKSWAGEN	JETTA	3150	701	40	279
SAAB	900	8708	528	71	374

(See notes on page 23)

TABLE 6 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS (CONT'D)			
FOUR-DOOR MODELS		**587196**	**75**	**60**	**45**
TOYOTA	TERCEL	11471	38	36	14
DODGE	OMNI	32545	28	62	18
PLYMOUTH	HORIZON	39876	26	74	20
CHEVROLET	CHEVETTE	45502	49	41	20
MERCURY	LYNX	7466	28	73	20
FORD	ESCORT	42089	25	82	21
DODGE	COLT	5701	34	67	22
RENAULT	ENCORE	10174	49	50	25
PONTIAC	1000	6409	23	120	27
SUBARU	DL/GL	17164	39	86	33
MITSUBISHI	TREDIA	6525	60	56	34
HONDA	CIVIC	19877	73	47	34
NISSAN	STANZA	24312	66	53	35
NISSAN	SENTRA	26165	49	78	38
RENAULT	ALLIANCE	24014	55	71	39
TOYOTA	COROLLA	65782	48	84	40
MAZDA	GLC	14324	59	70	41
HONDA	ACCORD	107704	76	69	53
MAZDA	626	31189	76	74	57
VOLKSWAGEN	RABBIT	15643	173	35	60
VOLKSWAGEN	JETTA	16566	540	48	257
SAAB	900	7535	543	56	304
STATION WAGONS/PASSENGER VANS		**178269**	**40**	**68**	**27**
MERCURY	LYNX	6300	14	16	2
SUBARU	DL/GL 4WD	22363	28	40	11
HONDA	CIVIC	13836	48	31	15
FORD	ESCORT	40074	21	73	15
TOYOTA	TERCEL	11429	27	63	17
SUBARU	DL/GL	16488	29	65	19
NISSAN	SENTRA	21142	35	81	29
TOYOTA	TERCEL 4WD	17168	29	123	36
VOLKSWAGEN	VANAGON	8311	180	27	48
TOYOTA	VAN WAGON	20042	73	121	87

(See notes on page 23)

TABLE 6 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS (CONT'D)			
SPORTS & SPECIALTY		**209345**	**175**	**168**	**294**
HONDA	CIVIC CRX	24565	112	50	56
FORD	EXP	11125	54	139	76
PONTIAC	FIERO	63260	108	133	144
NISSAN	300ZX 2+2	11097	143	148	212
PORSCHE	944 COUPE	8206	356	81	288
NISSAN	300ZX	26334	214	160	341
MAZDA	RX-7	22442	173	243	420
CHEVROLET	CORVETTE	26810	132	470	618
VOLKSWAGEN	RABBIT CONV.	5581	1117	58	645
MERCEDES	380SL COUPE	3302	320	202	647
		MIDSIZE CARS			
TWO-DOOR MODELS		**759830**	**86**	**123**	**106**
PLYMOUTH	RELIANT	8885	27	43	12
DODGE	600	6232	64	24	15
OLDSMOBILE	FIRENZA	7627	23	65	15
CHEVROLET	CAVALIER	70309	55	47	26
FORD	TEMPO	49736	29	92	27
MERCURY	TOPAZ	13220	25	110	28
CHRYSLER	LEBARON	13478	64	46	29
BUICK	SKYHAWK	41838	48	64	31
OLDSMOBILE	CIERA	18316	76	43	33
DODGE	ARIES	7127	36	93	33
CHEVROLET	CELEBRITY	14237	65	54	35
BUICK	SKYLARK	10224	55	67	37
CHEVROLET	CITATION	5138	28	136	39
PONTIAC	2000	33378	62	64	40
BUICK	CENTURY	7182	75	58	43
FORD	THUNDERBIRD	70782	50	105	52
MERCURY	COUGAR	55908	48	109	53
BUICK	REGAL	78503	144	132	191
PONTIAC	GRAND PRIX	37982	148	136	200
OLDSMOBILE	CUTLASS	126209	122	171	209
CHEVROLET	MONTE CARLO	66799	147	156	229

(See notes on page 23)

TABLE 6 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS (CONT'D)			
FOUR-DOOR MODELS		**1116996**	**65**	**67**	**44**
OLDSMOBILE	OMEGA	15382	37	36	13
CHRYSLER	E CLASS	13589	38	38	15
PLYMOUTH	RELIANT	31519	28	54	15
CHEVROLET	CITATION	16752	13	123	16
FORD	TEMPO	116403	24	68	16
BUICK	SKYLARK	36397	33	51	17
MERCURY	TOPAZ	33197	16	115	18
DODGE	ARIES	24160	27	67	18
FORD	LTD	48171	43	43	18
CHEVROLET	CAVALIER	82477	40	56	22
MERCURY	MARQUIS	40310	50	46	23
CHEVROLET	CELEBRITY	67475	53	48	25
PONTIAC	2000	26692	46	56	26
BUICK	SKYHAWK	18358	58	48	28
OLDSMOBILE	FIRENZA	18194	36	78	28
DODGE	600	15292	53	53	28
BUICK	CENTURY	72176	80	46	37
CHRYSLER	LEBARON	22462	67	55	37
VOLVO	240	30555	76	51	39
OLDSMOBILE	CIERA	83628	85	48	40
PONTIAC	BONNEVILLE	33286	59	84	50
CHRYSLER	NEW YORKER	30883	97	57	55
OLDSMOBILE	CUTLASS	43572	76	88	66
BUICK	REGAL	23067	92	76	70
TOYOTA	CAMRY	51131	79	104	82
CADILLAC	CIMARRON	9625	44	193	84
PONTIAC	6000	36734	124	76	95
NISSAN	MAXIMA	38382	64	158	100
AUDI	4000	7589	350	49	172
PEUGEOT	505	6923	477	39	184
TOYOTA	CRESSIDA	17939	318	96	304
STATION WAGONS/PASSENGER VANS		**238738**	**45**	**47**	**21**
OLDSMOBILE	FIRENZA	7942	29	21	6
OLDSMOBILE	CUTLASS CRUISER	14548	38	18	7

(See notes on page 23)

TABLE 6 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS (CONT'D)			
DODGE	ARIES	12689	17	47	8
CHEVROLET	CAVALIER	49585	27	31	9
CHEVROLET	CELEBRITY	29509	37	25	9
BUICK	CENTURY	10895	49	19	9
BUICK	SKYHAWK	5872	36	35	13
PLYMOUTH	RELIANT	14563	25	55	14
FORD	LTD	19285	35	47	16
PONTIAC	2000	6711	23	71	16
MERCURY	MARQUIS	5429	28	58	16
NISSAN	MAXIMA	6371	73	24	18
VOLVO	240	16843	48	44	21
PONTIAC	6000	7329	77	42	32
CHRYSLER	LEBARON	5407	37	87	32
AMERICAN	EAGLE	8215	42	171	72
VOLKSWAGEN	QUANTUM	6964	280	66	186
SPORTS & SPECIALTY		**359467**	**234**	**115**	**270**
DODGE	600 CONV.	5056	90	41	37
CHRYSLER	LEBARON CONV.	7443	86	80	69
MERCURY	CAPRI	6824	105	70	74
LINCOLN	CONTINENTAL	8361	39	264	102
FORD	MUSTANG	47874	138	80	111
FORD	MUSTANG CONV.	6511	151	90	136
VOLVO	760	5461	159	106	169
AUDI	5000	25132	289	66	190
LINCOLN	MARK VII	9368	71	297	211
CHEVROLET	CAMARO	109005	219	136	297
PONTIAC	FIREBIRD	56599	210	152	319
BMW	528E/533I	5989	391	90	350
BMW	318I/325E	34032	471	82	387
MERCEDES	190D/E	9620	481	112	538
TOYOTA	CELICA SUPRA	14719	335	169	566

(See notes on page 23)

TABLE 6 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS			
TWO-DOOR MODELS		**83854**	**114**	**107**	**122**
FORD	CROWN VICTORIA	6389	75	67	50
MERCURY	GRAND MARQUIS	7055	60	121	73
CHEVROLET	CAPRICE	9551	100	100	101
BUICK	LESABRE	17423	125	93	116
OLDSMOBILE	DELTA 88	36486	125	114	142
FOUR-DOOR MODELS		**424222**	**98**	**93**	**91**
DODGE	DIPLOMAT	5014	68	12	8
FORD	CROWN VICTORIA	44664	50	80	40
CHEVROLET	IMPALA	11505	46	125	58
PONTIAC	PARISIENNE	19540	85	71	61
MERCURY	GRAND MARQUIS	52854	52	122	63
CHRYSLER	NEW YORKER 5TH AVE	36228	153	54	83
OLDSMOBILE	DELTA 88	86306	94	94	88
BUICK	LESABRE	56493	106	92	97
CHEVROLET	CAPRICE	58027	105	93	98
OLDSMOBILE	NINETY EIGHT RWD	30460	165	108	179
BUICK	ELECTRA RWD	20182	136	144	197
STATION WAGONS/PASSENGER VANS		**130363**	**53**	**83**	**44**
DODGE	CARAVAN	30615	26	44	12
MERCURY	GRAND MARQUIS	6363	21	95	20
PLYMOUTH	VOYAGER	28826	24	89	22
FORD	CROWN VICTORIA	10006	36	94	34
PONTIAC	PARISIENNE	6751	84	57	48
CHEVROLET	CAPRICE	25461	81	79	64
OLDSMOBILE	CUSTOM CRUISER	14176	75	108	81
BUICK	ELECTRA RWD	6143	103	143	148
SPORTS & SPECIALTY		**220468**	**238**	**152**	**363**
LINCOLN	TOWN CAR	28232	97	63	62
CADILLAC	DEVILLE 4D	28697	227	106	240

(See notes on page 23)

TABLE 6 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS (CONT'D)			
OLDSMOBILE	TORONADO	19720	194	137	266
CADILLAC	DEVILLE 2D	25296	253	129	326
CADILLAC	BROUGHAM 4D	15277	261	127	332
BUICK	RIVIERA	25205	240	180	432
CADILLAC	SEVILLE	15181	244	210	511
MERCEDES	300D	8999	342	150	513
CADILLAC	ELDORADO	31950	304	203	615
MERCEDES	300SD/380SE	8359	458	139	638

(See notes on page 23)

TABLE 7
INSURANCE LOSSES, THEFT COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	6435649	100 = 11.8	100 = $1,742	100 = $20.5
		SMALL CARS			
TWO-DOOR MODELS		1109969	85	72	61
MERCURY	LYNX	27833	29	65	19
SUBARU	HARDTOP	12195	41	48	20
FORD	ESCORT	120993	33	60	20
PONTIAC	1000	10831	42	49	21
SUBARU	HATCHBACK	10469	34	72	24
DODGE	COLT	18261	35	71	25
PLYMOUTH	COLT	13360	31	82	25
NISSAN	SENTRA	112826	57	44	25
PLYMOUTH	HORIZON	29458	42	63	27
MAZDA	GLC	16507	51	54	27
CHEVROLET	CHEVETTE	56480	48	57	27
HONDA	CIVIC	64441	60	48	29
TOYOTA	TERCEL	61449	39	75	29
RENAULT	ALLIANCE	45387	66	54	36
NISSAN	STANZA	8593	40	100	40
DODGE	CHARGER	34969	51	80	41
NISSAN	PULSAR	49455	81	53	43
TOYOTA	STARLET	6796	41	110	45
HONDA	ACCORD	71293	73	64	47
TOYOTA	COROLLA	66206	62	93	58
HONDA	PRELUDE	30017	71	82	58
AMERICAN	EAGLE 50 LIFTBACK	6632	55	122	67
DATSUN	200SX	22156	72	101	73
MITSUBISHI	CORDIA	9396	96	79	76
MAZDA	626	12954	165	46	76
ISUZU	IMPULSE	6018	77	130	100
RENAULT	FUEGO	12307	105	125	132
TOYOTA	CELICA	109395	149	106	157
VOLKSWAGEN	RABBIT	27819	423	53	223
MITSUBISHI	STARION	5190	122	200	244
VOLKSWAGEN	SCIROCCO	4552	798	46	365
VOLKSWAGEN	JETTA	2152	746	51	379
SAAB	900	10194	607	67	405

(See notes on page 23)

TABLE 7 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS (CONT'D)			
FOUR-DOOR MODELS		**818719**	**67**	**57**	**39**
PONTIAC	1000	9531	27	44	12
PLYMOUTH	HORIZON	39139	31	41	13
FORD	ESCORT	59409	23	76	17
DODGE	OMNI	35705	30	60	18
CHEVROLET	CHEVETTE	67316	39	47	18
DODGE	COLT	11304	30	63	19
TOYOTA	TERCEL	47690	34	56	19
NISSAN	STANZA	45627	32	63	20
PLYMOUTH	COLT	8270	26	78	20
MAZDA	GLC	21428	56	48	27
SUBARU	DL/GL SEDAN	27547	44	62	27
NISSAN	PULSAR	7691	26	106	28
MERCURY	LYNX	15559	29	102	29
NISSAN	SENTRA	46106	42	70	30
HONDA	CIVIC	44655	73	41	30
RENAULT	ALLIANCE	66933	55	67	36
ISUZU	T-CAR/I-MARK	7072	47	86	40
TOYOTA	COROLLA	43595	52	90	46
HONDA	ACCORD	135492	90	60	54
VOLKSWAGEN	RABBIT	21540	160	37	59
MAZDA	626	28730	164	37	61
MITSUBISHI	TREDIA	9808	66	102	67
VOLKSWAGEN	JETTA	6677	503	49	248
SAAB	900	8935	645	58	372
STATION WAGONS/PASSENGER VANS		**270679**	**32**	**57**	**18**
MERCURY	LYNX	12830	17	55	9
SUBARU	DL/GL	29162	21	58	12
FORD	ESCORT	61787	22	58	13
HONDA	CIVIC	26512	37	36	13
NISSAN	SENTRA	41627	27	70	19
SUBARU	DL/GL 4WD	32265	31	67	21
TOYOTA	TERCEL 4WD	31770	30	78	23

(See notes on page 23)

TABLE 7 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		SMALL CARS (CONT'D)			
TOYOTA	COROLLA	24612	52	51	27
VOLKSWAGEN	VANAGON	4713	205	41	84
SPORTS & SPECIALTY		**156008**	**224**	**162**	**363**
FORD	EXP	16285	47	90	43
PORSCHE	944 COUPE	13600	309	92	283
MAZDA	RX-7	57567	187	178	332
DATSUN	280ZX	35270	247	172	423
DATSUN	280ZX 2+2	13700	224	204	457
MERCEDES	380SL COUPE	5468	241	257	618
VOLKSWAGEN	RABBIT CONV	3119	1225	56	682
PORSCHE	911 COUPE	4149	418	265	1106
		MIDSIZE CARS			
TWO-DOOR MODELS		**906871**	**91**	**121**	**110**
CHEVROLET	CITATION	14778	21	71	15
PLYMOUTH	RELIANT	18962	28	74	21
OLDSMOBILE	OMEGA	8800	37	60	22
OLDSMOBILE	FIRENZA	9287	28	82	23
FORD	FUTURA	8338	88	28	25
BUICK	SKYLARK	17201	51	49	25
CHEVROLET	CAVALIER	59886	52	48	25
DODGE	ARIES	16403	30	98	30
PONTIAC	2000	25615	36	82	30
PONTIAC	PHOENIX	6436	44	71	31
CHEVROLET	CELEBRITY	14938	58	55	32
BUICK	SKYHAWK	29088	45	73	33
CHRYSLER	LEBARON	17343	73	47	34
DODGE	400	10576	85	42	36
MERCURY	COUGAR XR-7	52631	52	75	39
OLDSMOBILE	CIERA	23506	69	66	46
VOLVO	242	7789	114	41	46
BUICK	CENTURY	10189	114	49	56
FORD	THUNDERBIRD	88639	68	90	61

(See notes on page 23)

TABLE 7 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS (CONT'D)			
DODGE	CHALLENGER	12682	59	111	66
PONTIAC	6000	6045	100	74	74
PLYMOUTH	SAPPORO	9811	52	143	75
BUICK	REGAL	126349	135	125	170
CHEVROLET	MONTE CARLO	74561	138	132	182
OLDSMOBILE	CUTLASS	158947	117	165	193
PONTIAC	GRAND PRIX	73675	131	162	211
AUDI	4000	2218	388	69	267
FOUR-DOOR MODELS		**1274198**	**71**	**70**	**50**
DODGE	ARIES	39699	19	55	10
OLDSMOBILE	OMEGA	26070	23	50	12
CHEVROLET	CITATION	34375	14	95	13
MERCURY	ZEPHYR	8902	60	22	13
FORD	FUTURA	36700	41	33	14
PONTIAC	PHOENIX	7606	39	35	14
PLYMOUTH	RELIANT	44350	19	72	14
CHEVROLET	CAVALIER	68094	48	39	19
PONTIAC	2000	21990	40	54	22
CHRYSLER	E CLASS	32194	57	41	24
MERCURY	MARQUIS	30628	49	49	24
FORD	LTD	68154	73	33	24
BUICK	SKYLARK	50882	43	57	25
DODGE	600	28634	54	48	26
CHEVROLET	CELEBRITY	77031	58	47	28
OLDSMOBILE	FIRENZA	12252	36	82	29
CHRYSLER	LEBARON	26353	57	52	29
CHRYSLER	NEW YORKER	28580	75	42	32
BUICK	SKYHAWK	15948	53	69	36
BUICK	CENTURY	77776	77	52	40
AMERICAN	CONCORD	6488	70	67	46
OLDSMOBILE	CIERA	99278	72	66	48
PONTIAC	6000	45340	80	63	51
VOLVO	244	38220	82	65	53
TOYOTA	CAMRY	33320	55	114	62
DODGE	400	8482	97	64	62
OLDSMOBILE	CUTLASS	58979	73	97	71
CADILLAC	CIMARRON	16192	51	162	82

(See notes on page 23)

TABLE 7 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS (CONT'D)			
PONTIAC	BONNEVILLE	51970	82	101	83
CHEVROLET	MALIBU	29555	82	109	90
BUICK	REGAL	42965	93	97	91
NISSAN	MAXIMA	51029	58	171	99
AUDI	4000	6686	407	48	194
TOYOTA	CRESSIDA	32464	262	87	229
VOLKSWAGEN	QUANTUM	5035	342	70	241
PEUGEOT	505	8775	491	55	271
STATION WAGONS/PASSENGER VANS		**298091**	**46**	**48**	**22**
PONTIAC	2000	7891	15	26	4
PLYMOUTH	RELIANT	25828	15	27	4
MERCURY	MARQUIS	8632	50	15	8
BUICK	SKYHAWK	9145	34	24	8
DODGE	ARIES	23815	17	55	9
OLDSMOBILE	FIRENZA	10611	20	59	12
FORD	LTD	28925	55	29	16
CHEVROLET	CAVALIER	49100	36	52	19
CHRYSLER	LEBARON	9205	54	36	20
AMERICAN	EAGLE 30	16315	33	64	21
VOLVO	245	21335	50	49	25
CHEVROLET	MALIBU	31397	57	52	30
BUICK	REGAL	11409	50	62	31
NISSAN	MAXIMA	8486	99	39	38
OLDSMOBILE	CUTLASS	16464	67	65	44
PONTIAC	BONNEVILLE	11247	55	96	53
SPORTS & SPECIALTY		**384114**	**230**	**106**	**244**
CHRYSLER	LEBARON CONV.	7679	96	32	31
LINCOLN	CONTINENTAL	9829	64	126	80
MERCURY	CAPRI	15297	108	79	85
FORD	MUSTANG	69185	142	65	93
FORD	MUSTANG CONV.	16030	222	53	117
VOLVO	760	6936	137	97	132
PONTIAC	FIREBIRD	54792	209	125	261
AUDI	5000	20886	411	66	270

(See notes on page 23)

TABLE 7 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		MIDSIZE CARS (CONT'D)			
CHEVROLET	CAMARO	118427	205	141	289
BMW	528E/533I	10442	451	96	434
TOYOTA	CELICA SUPRA	22452	268	172	461
BMW	320I	23384	601	82	496
		LARGE CARS			
TWO-DOOR MODELS		**136186**	**114**	**100**	**113**
CHRYSLER	CORDOBA	12516	146	29	43
MERCURY	GRAND MARQUIS	10048	41	121	50
OLDSMOBILE	DELTA 88	51545	96	97	93
FORD	CROWN VICTORIA	10317	151	72	109
BUICK	LESABRE	26710	126	98	123
OLDSMOBILE	NINETY EIGHT RWD	12549	124	170	211
BUICK	ELECTRA RWD	7717	140	208	291
FOUR-DOOR MODELS		**612145**	**107**	**87**	**94**
DODGE	DIPLOMAT	6303	72	24	18
PLYMOUTH	GRAN FURY	5358	65	38	25
FORD	CROWN VICTORIA	47696	122	26	32
MERCURY	GRAND MARQUIS	56358	52	63	33
CHEVROLET	IMPALA	19375	40	120	48
OLDSMOBILE	DELTA 88	108824	78	91	71
CHRYSLER	NEW YORKER 5TH AVE	72135	166	43	72
BUICK	LESABRE	76197	90	97	38
CHEVROLET	CAPRICE	93555	102	93	94
BUICK	ELECTRA RWD	50454	136	140	190
OLDSMOBILE	NINETY EIGHT RWD	75889	146	134	195
STATION WAGONS/PASSENGER VANS		**88211**	**70**	**87**	**61**
FORD	CROWN VICTORIA	11672	78	31	24
MERCURY	GRAND MARQUIS	8340	39	92	36
CHEVROLET	CAPRICE	37287	77	80	62
BUICK	LESABRE	6367	64	106	68
OLDSMOBILE	CUSTOM CRUISER	18204	55	135	74
BUICK	ELECTRA RWD	6024	110	112	123

(See notes on page 23)

TABLE 7 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1983 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		LARGE CARS (CONT'D)			
SPORTS & SPECIALTY		380457	225	166	373
LINCOLN	MARK VI 4D	10404	67	88	59
LINCOLN	TOWN CAR	31168	117	67	78
MERCEDES	240D	11282	115	102	117
LINCOLN	MARK VI 2D	8263	75	190	142
MERCEDES	300D	16236	149	139	208
CADILLAC	DEVILLE 4D	53550	236	122	288
OLDSMOBILE	TORONADO	29026	183	163	298
JAGUAR	XJ6	6097	117	295	346
CADILLAC	DEVILLE 2D	54348	242	144	350
BUICK	RIVIERA	37826	216	178	383
CADILLAC	BROUGHAM 4D	24429	265	156	414
CADILLAC	BROUGHAM 2D	4493	270	191	516
CADILLAC	SEVILLE	19728	246	223	548
BMW	733I	2868	286	196	559
MERCEDES	300SD	12933	427	140	598
CADILLAC	ELDORADO	50133	327	223	730
MERCEDES	380SEL	2666	482	180	869

NOTES FOR TABLES 5, 6, and 7:

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
= $0	5 %	50 %
> $0	5 %	40 %

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

Vans, Pickups, and Utility Vehicles

This section presents theft results for 1983, 1984, and 1985 model year vans, pickups, and utility vehicles. The individual vehicle series included in this report were insured as private passenger vehicles under noncommercial comprehensive coverages. The results for 1985 model year vans, pickups, and utility vehicles are based on a total exposure of nearly 400,000 insured vehicle years, those for 1984 models on 1.2 million insured vehicle years, and those for 1983 models on 1.4 million insured vehicle years.

The results for pickups are reported for two groups: small pickups with curb weight of 3,200 pounds or less and standard pickups with curb weight greater than 3,200 pounds. The utility vehicle results are reported for three sizes of vehicles: small utility vehicles with less than 100 inch wheelbases, intermediate vehicles with 100 to 120 inch wheelbases, and large utility vehicles with more than 120 inch wheelbases.

Table 8 summarizes theft losses for 1983-85 model year vans, pickups, and utility vehicles. The results are presented in relative terms with the value 100 corresponding to the average results for *all passenger cars* in each loss category for each model year. Thus, for example, the value 111 for the relative average loss payment per insured vehicle year for 1983 model year vans indicates a result that is 11 percent greater than the average of $20.50 for all 1983 passenger cars.

Table 8 shows that for 1983 vehicles, small utility vehicles had by far the highest claim frequency and average loss payment per insured vehicle year. However, the theft results for 1984 and 1985 small utility vehicles were close to the all-passenger-car average. This large shift in results coincided with the introduction in 1984 of the Ford Bronco II and the discontinuance of the Jeep CJ-5. The Jeep models, with very high theft losses, accounted for 98 percent of the small utility vehicle exposure for 1983 models but only 20 percent of the exposure for 1984 and 1985 models. More difficult to explain are the increases for each successive model year in theft losses for standard pickups and the huge increases in the results for large utility vehicles. These are the Chevrolet and GMC Suburban models and their average loss payments per insured vehicle year increased by a factor of four from the 1983 to the 1985 models. The theft claim frequency for these models increased 67 percent between 1983 and 1985 models, and the average loss payment per claim jumped by 138 percent. In each model year, small pickup trucks had the lowest theft claim frequencies and average loss payments per insured vehicle year.

Tables 9, 10, and 11 present detailed comprehensive theft coverage results for all 1985, 1984, and 1983 model year vans, pickups, and utility vehicles with at least 5,000 insured vehicle years of exposure or 100 paid theft claims. Results are expressed relative to the results for all passenger cars for each model year and each loss category. Individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each vehicle grouping.

The Jeep CJ-7 had the highest theft claim frequencies in all three model years. Its 1985 claim frequency was more than three times the result for all passenger cars. The highest payments per theft claim, which averaged approximately $5,000, were reported for the 1983 and 1984 Chevrolet K10 Blazer, an intermediate-sized utility vehicle. The 1985 Chevrolet C10/K10 pickup had the highest average loss payment per insured vehicle year; it exceeded the all-passenger-car result by more than five times. Its GMC counterpart, the C1500/K1500, also had high theft losses.

TABLE 8 Summary of Theft Losses
1983-1985 Model Year Vans, Pickups, and Utility Vehicles

		1983 Models	1984 Models	1985 Models
Relative Claim Frequency	**All Passenger Cars**	**100**	**100**	**100**
	Vans	96	106	102
	Small Pickups	53	63	66
	Standard Pickups	102	120	144
	Small Utility Vehicles	238	97	122
	Intermediate Utility Vehicles	68	64	76
	Large Utility Vehicles	61	80	102
Relative Average Loss Payment Per Claim	**All Passenger Cars**	**100**	**100**	**100**
	Vans	116	136	103
	Small Pickups	88	76	92
	Standard Pickups	136	140	174
	Small Utility Vehicles	81	99	92
	Intermediate Utility Vehicles	180	158	173
	Large Utility Vehicles	122	178	290
Relative Average Loss Payment Per Insured Vehicle Year	**All Passenger Cars**	**100**	**100**	**100**
	Vans	111	144	105
	Small Pickups	46	48	61
	Standard Pickups	139	169	251
	Small Utility Vehicles	192	96	112
	Intermediate Utility Vehicles	122	101	131
	Large Utility Vehicles	74	142	296

TABLE 9
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		VANS			
ALL VANS		**46339**	**102**	**103**	**105**
CHEVROLET	ASTRO CARGO VAN	5274	63	140	88
DODGE	B250 (3/4T)	5504	99	102	101
FORD	E-150 ECONOLINE (1/2-3/4T)	11764	134	103	138
CHEVROLET	G20 CHEVYVAN (3/4T)	6747	126	121	153
		PICKUPS			
SMALL PICKUPS		**141294**	**66**	**92**	**61**
DODGE	D-50	7993	37	56	21
FORD	RANGER	31171	41	75	30
NISSAN	STANDARD BED	17789	87	62	54
CHEVROLET	S10	21925	44	137	61
NISSAN	KING CAB	15069	94	91	86
TOYOTA	XTRA CAB	10687	111	85	94
TOYOTA	LONG BED (1/2T)	7594	83	118	98
TOYOTA	STANDARD BED	14084	96	107	102
STANDARD PICKUPS		**112561**	**144**	**174**	**251**
DODGE	D150/W150 (1/2T)	12659	83	77	64
FORD	F-150 (1/2-3/4T)	38587	108	114	123
FORD	F-250 (3/4T)	12860	66	202	133
CHEVROLET	C20/K20 (3/4T)	5859	135	210	284
GMC	C1500/K1500 (1/2T)	6981	265	170	450
CHEVROLET	C10/K10 (1/2T)	27285	243	216	525
		UTILITY VEHICLES			
SMALL UTILITY VEHICLES		**20773**	**122**	**92**	**112**
FORD	BRONCO II	14441	50	122	60
JEEP	CJ-7	5824	307	77	236

(See notes on page 30)

TABLE 9 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		UTILITY VEHICLES			
INTERMEDIATE UTILITY VEHICLES		**66816**	**76**	**173**	**131**
GMC	S15 JIMMY	5149	57	125	71
CHEVROLET	S10 BLAZER	24260	53	174	92
DODGE	AD150/AW150 (1/2T)	5111	88	129	114
JEEP	CHEROKEE	14711	96	135	129
FORD	BRONCO	6699	76	217	165
LARGE UTILITY VEHICLES		**7464**	**102**	**290**	**296**

(See notes on page 30)

TABLE 10
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		VANS			
ALL VANS		**157589**	**106**	**136**	**144**
FORD	E-150 CLUB WAGON (1/2-3/4)	6468	114	36	41
CHEVROLET	G10 CHEVYVAN (1/2T)	6588	87	103	90
DODGE	B150 (1/2T)	14399	77	117	90
CHEVROLET	G20 SPORTVAN (3/4T)	9737	79	161	127
FORD	E-150 ECONOLINE (1/2-3/4T)	40659	120	115	137
DODGE	B250 (3/4T)	22738	109	128	139
GMC	G2500 VANDURA (3/4T)	10287	101	199	201
CHEVROLET	G20 CHEVYVAN (3/4T)	33755	118	204	240
		PICKUPS			
SMALL PICKUPS		**457619**	**63**	**76**	**48**
ISUZU	STANDARD BED	6858	38	70	27
DODGE	D-50	18443	44	66	29
MAZDA	STANDARD BED	47329	74	42	31
ISUZU	LONG BED	7069	39	84	33
MAZDA	LONG BED	15314	64	54	34
FORD	RANGER	87582	41	85	35
NISSAN	LONG BED	8309	74	49	36
NISSAN	STANDARD BED	40316	70	58	40
CHEVROLET	S10	72044	44	102	45
GMC	S15	15158	44	128	56
NISSAN	KING CAB	37933	82	76	63
TOYOTA	LONG BED (1/2T)	30571	84	77	65
TOYOTA	STANDARD BED	29240	97	77	75
TOYOTA	XTRA CAB	27042	96	100	95

(See notes on page 30)

TABLE 10 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
STANDARD PICKUPS		**352163**	**120**	**140**	**169**
DODGE	D150/W150 (1/2T)	35499	72	71	51
DODGE	D250/W250 (3/4T)	5377	69	97	67
FORD	F-250 (3/4T)	34556	58	130	76
FORD	F-150 (1/2-3/4T)	123262	93	88	82
CHEVROLET	EL CAMINO	8895	56	151	85
GMC	C2500/K2500 (3/4T)	5923	130	181	236
CHEVROLET	C20/K20 (3/4T)	19349	109	240	263
GMC	C1500/K1500 (1/2T)	24885	191	151	289
CHEVROLET	C10/K10 (1/2T)	91038	190	166	316
	UTILITY VEHICLES				
SMALL UTILITY VEHICLES		**98439**	**97**	**99**	**96**
FORD	BRONCO II	78684	56	119	66
JEEP	CJ-7	18443	258	84	218
INTERMEDIATE UTILITY VEHICLES		**181390**	**64**	**158**	**101**
DODGE	AD150/AW150 (1/2T)	12346	66	91	60
CHEVROLET	S10 BLAZER	68541	54	140	76
GMC	S15 JIMMY	14721	50	162	81
FORD	BRONCO	19949	68	130	88
JEEP	CHEROKEE	27278	69	142	98
JEEP	GRAND WAGONEER	6735	79	127	100
JEEP	WAGONEER	8742	53	225	120
CHEVROLET	K10 BLAZER (1/2T)	15812	104	255	264
LARGE UTILITY VEHICLES		**21890**	**80**	**178**	**142**
CHEVROLET	C10/K10 SUBURBAN (1/2T)	12554	83	176	147

(See notes on page 30)

TABLE 11
INSURANCE LOSSES, THEFT COVERAGES
1983 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
		VANS			
ALL VANS		**233341**	**96**	**116**	**111**
FORD	E-150 CLUB WAGON (1/2-3/4)	11738	78	44	34
CHEVROLET	G10 CHEVYVAN (1/2T)	9741	78	90	70
FORD	E-100 ECONOLINE (1/2T)	9107	91	82	74
DODGE	B150 (1/2T)	28131	87	87	75
CHEVROLET	G20 SPORTVAN (3/4T)	13182	75	138	104
DODGE	B250 (3/4T)	28152	99	112	110
FORD	E-150 ECONOLINE (1/2-3/4T)	52752	104	109	113
GMC	G2500 VANDURA (3/4T)	17861	106	132	140
CHEVROLET	G20 CHEVYVAN (3/4T)	49915	99	158	156
		PICKUPS			
SMALL PICKUPS		**545672**	**53**	**88**	**46**
MAZDA	LONG BED	15843	57	35	20
DODGE	RAMPAGE	5259	39	71	28
DODGE	D-50	15137	38	76	29
MAZDA	STANDARD BED	27112	51	61	31
GMC	S15	20754	37	91	34
FORD	RANGER	164776	38	98	37
NISSAN	STANDARD BED	28313	60	63	38
MITSUBISHI	STANDARD BED	5165	62	64	39
CHEVROLET	S10	109232	41	97	40
ISUZU	STANDARD BED	5877	56	75	42
NISSAN	KING CAB	31345	64	68	44
TOYOTA	LONG BED (1/2T)	52904	85	87	74
TOYOTA	STANDARD BED	44300	97	105	102
STANDARD PICKUPS		**429612**	**102**	**136**	**139**
DODGE	D150/W150 (1/2T)	37820	68	64	43
FORD	F-100 (1/2T)	47881	63	85	54
FORD	F-250 (3/4T)	37148	59	129	77
FORD	F-150 (1/2-3/4T)	106580	81	102	83
CHEVROLET	EL CAMINO	13699	88	105	92

(See notes on page 30)

TABLE 11 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1983 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
	PICKUPS (CONT'D)				
CHEVROLET	C20/K20 (3/4T)	24222	100	171	170
GMC	C2500/K2500 (3/4T)	7097	82	231	188
GMC	C1500/K1500 (1/2T)	30369	159	154	244
CHEVROLET	C10/K10 (1/2T)	118515	153	164	249
	UTILITY VEHICLES				
SMALL UTILITY VEHICLES		**30852**	**238**	**81**	**192**
JEEP	CJ-7	27823	240	83	200
INTERMEDIATE UTILITY VEHICLES		**129582**	**68**	**180**	**122**
CHEVROLET	S10 BLAZER	40719	56	135	76
DODGE	AD150/AW150 (1/2T)	15205	78	105	82
GMC	S15 JIMMY	7781	68	155	106
FORD	BRONCO	27924	64	170	108
JEEP	WAGONEER	10204	63	215	135
CHEVROLET	K10 BLAZER (1/2T)	17207	97	289	280
LARGE UTILITY VEHICLES		**23900**	**61**	**122**	**74**
CHEVROLET	C10/K10 SUBURBAN (1/2T)	13257	64	122	79

NOTES FOR TABLES 9,10, and 11:

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
=$0	5 %	50 %
> $0	5 %	40 %

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year.
Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

APPENDIX A-1 1983-1985 Vehicle Series Designations - Passenger Cars

Make	Series Name	Body Style	Vehicle Size Class		
			1983	1984	1985
Alfa Romeo*	GTV6	2 Dr.	S	S	S
	Spider Veloce	2 Dr.	S	S	S
American	Concord	4 Dr., S.W.	M		
	Eagle	4 Dr., S.W.	M	M	M
	Eagle 50 Liftback	2 Dr.	S		
	Spirit Liftback	2 Dr.	S		
Audi	4000	2 Dr.[6], 4 Dr.	M	M	M
	4000 Quattro*	4 Dr.		S	S
	5000*	4 Dr., S.W.[3]	M	M	M
	GT Coupe	2 Dr.		M	M
	Quattro*	2 Dr.	S	S	S
BMW*	318i	2 Dr., 4 Dr.[1]		M	M
	320i	2 Dr.	M		
	325e	2 Dr., 4 Dr.[1]		M	M
	524td	4 Dr.			M
	528e	4 Dr.	M	M	M
	533i	4 Dr.	M	M	
	535i	4 Dr.			M
	633csi	2 Dr.	M	M	
	635csi	2 Dr.			M
	733i	4 Dr.	L	L	
	735i	4 Dr.			L
Buick	Century	2 Dr., 4 Dr., S.W.[3]	M	M	M
	Electra FWD	2 Dr., 4 Dr.			L
	Electra RWD	2 Dr.[6], 4 Dr.[6], S.W.	L	L	L
	LeSabre	2 Dr., 4 Dr., S.W.[5]	L	L	L
	Regal	2 Dr., 4 Dr.[6], S.W.[4]	M	M	M
	Riviera*	2 Dr., Conv.	L	L	L
	Skyhawk	2 Dr., 4 Dr., S.W.	M	M	M
	Skylark	2 Dr.[6], 4 Dr.	M	M	M
	Somerset	2 Dr.			M

(See notes on page 37)

Passenger Cars (Cont'd)

Make	Series Name	Body Style	Vehicle Size Class		
			1983	1984	1985
Cadillac	Brougham*	2 Dr., 4 Dr.	L	L	L
	Cimarron	4 Dr.	M	M	M
	DeVille FWD*	2 Dr., 4 Dr.			L
	DeVille RWD*	2 Dr., 4 Dr.	L	L	
	Eldorado*	2 Dr., Conv.[3]	L	L	L
	Fleetwood FWD*	4 Dr.			L
	Fleetwood RWD*	4 Dr.	L	L	
	Seville*	4 Dr.	L	L	L
Chevrolet	Astro	P.V.			L
	Camaro*	2 Dr.	M	M	M
	Caprice	2 Dr.[3], 4 Dr., [illegible]	L	L	L
	Cavalier	2 Dr., 4 Dr., S.W., Conv.*	M	M	M
	Celebrity	2 Dr., 4 Dr., S.W.[3]	M	M	M
	Chevette	2 Dr., 4 Dr.	S	S	S
	Citation	2 Dr., 4 Dr.	M	M	M
	Corvette*	2 Dr.		S	S
	Impala	4 Dr.	L	L	L
	Malibu	4 Dr., S.W.	M		
	Monte Carlo	2 Dr.	M	M	M
	Spectrum	2 Dr., 4 Dr.			S
	Sprint	2 Dr.			S
Chrysler	Cordoba	2 Dr.	L		
	E Class	4 Dr.	M	M	
	Executive Sedan*	4 Dr.	L	L	
	Fifth Avenue	4 Dr.	L	L	L
	Imperial*	2 Dr.	L		
	Laser	2 Dr.		S	S
	LeBaron	2 Dr., 4 Dr., S.W., Conv.*	M	M	M
	LeBaron GTS	4 Dr.			M
	Limousine*	4 Dr.			L
	Newport	4 Dr.		L	L
	New Yorker	4 Dr.	M	M	M

(See notes on page 37)

Passenger Cars (Cont'd)

Make	Series Name	Body Style	Vehicle Size Class		
			1983	1984	1985
Dodge	400	2 Dr., 4 Dr., Conv.*	M		
	600	2 Dr.[3], 4 Dr., Conv.[3,*]	M	M	M
	Aries	2 Dr., 4 Dr., S.W.	M	M	M
	Caravan	P.V.		L	L
	Charger	2 Dr.	S	S	S
	Daytona	2 Dr.		S	S
	Diplomat	4 Dr.	L	L	L
	Lancer	4 Dr.			M
	Mirada	2 Dr.	L		
	Omni	4 Dr.	S	S	S
	Shelby	2 Dr.	S	S	S
Dodge/ Mitsubishi	Challenger	2 Dr.	M		
	Colt	2 Dr., 4 Dr.	S	S	S
	Conquest	2 Dr.		S	S
	Vista	S.W.		M	M
	Vista-4WD	S.W.			M
Fiat*	Spider 2000	2 Dr.	S	S	S
	X 1/9	2 Dr.	S	S	S
Ford	Crown Victoria	2 Dr., 4 Dr., S.W.	L	L	L
	Escort	2 Dr., 4 Dr., S.W.	S	S	S
	EXP*	2 Dr.	S	S	S
	Futura	2 Dr., 4 Dr.	M		
	LTD	4 Dr., S.W.	M	M	M
	Mustang*	2 Dr., Conv.	M	M	M
	Tempo	2 Dr., 4 Dr.		M	M
	Thunderbird	2 Dr.	M	M	M
GMC	Safari Van	P.V.			L
Honda	Accord	2 Dr., 4 Dr.	S	S	S
	Civic	2 Dr., 4 Dr., S.W.	S	S	S
	Civic CRX*	2 Dr.		S	S
	Civic-4WD	S.W.			S
	Prelude	2 Dr.	S	S	S

(See notes on page 37)

Passenger Cars (Cont'd)

Make	Series Name	Body Style	Vehicle Size Class		
			1983	1984	1985
Isuzu	Impulse	2 Dr.	S	S	S
	T-Car/I-Mark	2 Dr., 4 Dr.	S	S	S
Jaguar*	XJ6	4 Dr.	L	L	L
	XJS	2 Dr.	M	M	M
Lincoln*	Continental	4 Dr.	M	M	M
	Mark VI	2 Dr., 4 Dr.	L		
	Mark VII	2 Dr.		M	M
	Town Car	4 Dr.	L	L	L
Mazda	626	2 Dr., 4 Dr.	S	S	S
	GLC	2 Dr., 4 Dr., S.W.	S	S	S
	RX-7*	2 Dr.	S	S	S
Mercedes Benz*	190D,E	4 Dr.		M	M
	240D	4 Dr.	L		
	300CD	2 Dr.	M	M	M
	300D	4 Dr.	L	L	L
	300SD	4 Dr.	L	L	L
	300TD	S.W.	L	L	L
	380SE	4 Dr.		L	L
	380SEC	2 Dr.	L		
	380SEL	4 Dr.	L		
	380SL	2 Dr.	S	S	S
	500SEC	2 Dr.		L	L
	500SEL	4 Dr.		L	L
Mercury	Capri*	2 Dr.	M	M	M
	Cougar/XR7	2 Dr.	M	M	M
	Grand Marquis	2 Dr., 4 Dr., S.W.	L	L	L
	LN7*	2 Dr.	S		
	Lynx	2 Dr., 4 Dr., S.W.	S	S	S
	Marquis	4 Dr., S.W.	M	M	M
	Topaz	2 Dr., 4 Dr.		M	M
	XR4Ti*	2 Dr.			M
	Zephyr	2 Dr., 4 Dr.	M		

(See notes on page 37)

Passenger Cars (Cont'd)

Make	Series Name	Body Style	Vehicle Size Class		
			1983	1984	1985
Mitsubishi	Cordia	2 Dr.	S	S	S
	Galant	4 Dr.			M
	Mirage	2 Dr.			S
	Starion	2 Dr.	S	S	S
	Tredia	4 Dr.	S	S	S
Nissan	200SX	2 Dr.	S	S	S
	280/300ZX*	2 Dr.	S	S	S
	280/300ZX 2+2*	2 Dr.	S	S	S
	Maxima	4 Dr., S.W.	M	M	M
	Pulsar	2 Dr., 4 Dr.[6]	S	S	S
	Sentra	2 Dr., 4 Dr., S.W.	S	S	S
	Stanza	2 Dr.[7], 4 Dr.	S	S	S
Oldsmobile	Calais	2 Dr.			M
	Cutlass Ciera	2 Dr., 4 Dr., S.W.[3]	M	M	M
	Custom Cruiser	S.W.	L	L	L
	Cutlass	2 Dr., 4 Dr., S.W.[4]	M	M	M
	Delta 88	2 Dr., 4 Dr.	L	L	L
	Firenza	2 Dr., 4 Dr., S.W.	M	M	M
	Ninety-Eight FWD	2 Dr., 4 Dr.			L
	Ninety Eight RWD	2 Dr., 4 Dr.	L	L	
	Omega	2 Dr., 4 Dr.	M	M	
	Toronado*	2 Dr.	L	L	L
Peugeot	504/505	S.W.	L	L	L
	505	4 Dr.	M	M	M
	604*	4 Dr.	L	L	
Plymouth	Caravelle	4 Dr.			M
	Gran Fury	4 Dr.	L	L	L
	Horizon	4 Dr.	S	S	S
	Reliant	2 Dr., 4 Dr., S.W.	M	M	M
	Turismo	2 Dr.	S	S	S
	Voyager	P.V.		L	L
Plymouth/ Mitsubishi	Colt	2 Dr., 4 Dr.	S	S	S
	Conquest	2 Dr.		S	S
	Sapporo	2 Dr.	M		

(See notes on page 37)

Passenger Cars (Cont'd)

Make	Series Name	Body Style	Vehicle Size Class		
			1983	1984	1985
Plymouth/ Mitsubishi (cont'd)	Vista	S.W.		M	M
	Vista-4WD	S.W.			M
Pontiac	1000	2 Dr., 4 Dr.	S	S	S
	2000/Sunbird	2 Dr. 4 Dr., S.W., Conv.*	M	M	M
	6000	2 Dr., 4 Dr., S.W.[3]	M	M	M
	Bonneville	4 Dr., S.W.[4]	M	M	M
	Fiero*	2 Dr.		S	S
	Firebird*	2 Dr.	M	M	M
	Firefly	2 Dr.			S
	Grand Am	2 Dr.			M
	Grand Prix	2 Dr.	M	M	M
	Parisienne	4 Dr., S.W.		L	L
	Phoenix	2 Dr., 4 Dr.	M	M	
Porsche*	911 Coupe	2 Dr., Conv.[3]	S	S	S
	928 Coupe	2 Dr.	S	S	S
	944 Coupe	2 Dr.	S	S	S
Renault	18i	4 Dr., S.W.	S		
	Alliance	2 Dr., 4 Dr., Conv.[1,*]	S	S	S
	Encore	2 Dr., 4 Dr.		S	S
	Fuego	2 Dr.	S	S	S
	LeCar	2 Dr., 4 Dr.	S		
	Sportwagon	S.W.		S	S
Saab	900	2 Dr., 4 Dr.	S	S	S
Subaru	Hatchback	2 Dr.	S	S	S
	Hatchback-4WD	2 Dr.	S	S	S
	DL/GL/XT	2 Dr., 4 Dr., S.W.	S	S	S
	DL/GL/XT-4WD	2 Dr.[3], 4 Dr.[3], S.W.	S	S	S
Toyota	Camry	4 Dr.	M	M	M
	Celica	2 Dr., Conv.[1,*]	S	S	S
	Celica Supra*	2 Dr.	M	M	M
	Corolla	2 Dr., 4 Dr., S.W.[4]	S	S	S

(See notes on page 37)

Passenger Cars (Cont'd)

Make	Series Name	Body Style	Vehicle Size Class 1983	1984	1985
Toyota	Cressida	4 Dr., S.W.	M	M	M
	MR2*	2 Dr.			S
	Starlet	2 Dr.	S	S	
	Tercel	2 Dr., 4 Dr., S.W.[1]	S	S	S
	Tercel-4WD	S.W.	S	S	S
	Van Wagon	P.V.		S	S
Volkswagen	Cabriolet*	Conv.			S
	Golf	2 Dr., 4 Dr.			S
	GTI	2 Dr.			S
	Jetta	2 Dr., 4 Dr.	S	S	S
	Quantum	2 Dr.[4], 4 Dr., S.W.	M	M	M
	Rabbit	2 Dr., 4 Dr., Conv.*	S	S	
	Scirocco	2 Dr.	S	S	S
	Vanagon	P.V.	S	S	S
Volvo	240	2 Dr.[6], 4 Dr., S.W.	M	M	M
	760/740*	4 Dr., S.W.[1]	M	M	M

Size Class:

S — Small, wheelbase (after rounding to nearest inch) less than 100.
M — Midsize, wheelbase (after rounding to nearest inch) in the range 100-109.
L — Large, wheelbase (after rounding to nearest inch) greater than 109.

Body Style Abbreviations:

Conv.— Convertible
S.W. — Station Wagon
P.V. — Passenger Van

Notes:

[1] 1985 models only
[2] 1984 models only
[3] 1984 & 1985 models only
[4] 1983 models only
[5] 1983 & 1985 models only
[6] 1983 & 1984 models only
* these cars classified as sports or specialty models

APPENDIX A-2 1983-1985 Vehicle Series Designations Vans, Pickups, and Utility Vehicles

Make	Series Name	Vehicle Type	Size Class	Model Years
Chevrolet	Astro Cargo Van	Van		85
	G10 Chevyvan (1/2T)	Van		83-85
	G10 Sportvan (1/2T)	Van		83-85
	G20 Chevyvan (3/4T)	Van		83-85
	G20 Sportvan (3/4T)	Van		83-85
	S10	Pickup	Small	83-85
	C10/K10 (1/2T)	Pickup	Standard	83-85
	C20/K20 (3/4T)	Pickup	Standard	83-85
	El Camino	Pickup	Standard	83-85
	K10 Blazer (1/2T)	Util.Veh.	Intermediate	83-85
	S10 Blazer	Util.Veh.	Intermediate	83-85
	C10/K10 Suburban (1/2T)	Util.Veh.	Large	83-85
	C20/K20 Suburban (3/4T)	Util.Veh.	Large	83-85
Dodge	B150 (1/2T)	Van		83-85
	B250 (3/4T)	Van		83-85
	Royal	Van		84-85
	D-50	Pickup	Small	83-85
	Rampage	Pickup	Small	83-84
	D150/W150 (1/2T)	Pickup	Standard	83-85
	D250/W250 (3/4T)	Pickup	Standard	83-85
	AD150/AW150 (1/2T)	Util.Veh.	Intermediate	83-85
Ford	E-100 Econoline (1/2T)	Van		83
	E-150 Club Wagon (1/2-3/4T)	Van		83-85
	E-150 Econoline (1/2-3/4T)	Van		83-85
	E-250 Club Wagon (3/4T)	Van		83-85
	E-250 Econoline (3/4T)	Van		83-85
	Courier	Pickup	Small	83-85
	Courier Long Bed	Pickup	Small	83-85
	Ranger	Pickup	Small	83-85
	F-100 (1/2T)	Pickup	Standard	83
	F-150 (1/2-3/4T)	Pickup	Standard	83-85
	F-250 (3/4T)	Pickup	Standard	83-85

Vans, Pickups, and Utility Vehicles (Cont'd)

Make	Series Name	Vehicle Type	Size Class	Model Years
Ford (cont'd)	Bronco II	Util.Veh.	Small	84-85
	Bronco	Util.Veh.	Intermediate	83-85
GMC	G1500 Rally Wagon (1/2T)	Van		83-85
	G1500 Vandura (1/2T)	Van		83-85
	G2500 Rally Wagon (3/4T)	Van		83-85
	G2500 Vandura (3/4T)	Van		83-85
	Safari Cargo Van	Van		85
	S15	Pickup	Small	83-85
	Caballero	Pickup	Standard	83-85
	C1500/K1500 (1/2T)	Pickup	Standard	83-85
	C2500/K2500 (3/4T)	Pickup	Standard	83-85
	K1500 Jimmy (1/2T)	Util.Veh.	Intermediate	83-85
	S15 Jimmy	Util.Veh.	Intermediate	83-85
	C1500/K1500 Suburban (1/2T)	Util.Veh.	Large	83-85
	C2500/K2500 Suburban (3/4T)	Util.Veh.	Large	83-85
Isuzu	Long Bed	Pickup	Small	83-85
	Standard Bed	Pickup	Small	83-85
	Trooper II	Util.Veh.	Intermediate	84-85
Jeep	Scrambler	Pickup	Small	83-85
	J10 (1/2T)	Pickup	Standard	83-84
	J10/J20 (3/4T)	Pickup	Standard	83-85
	CJ-5	Util.Veh.	Small	83
	CJ-7	Util.Veh.	Small	83-85
	Cherokee	Util.Veh.	Intermediate	83-85
	Grand Wagoneer	Util.Veh.	Intermediate	83-85
	Wagoneer	Util.Veh.	Intermediate	84-85
Mazda	Long Bed	Pickup	Small	83-84
	Standard Bed	Pickup	Small	83-84

Vans, Pickups, and Utility Vehicles (Cont'd)

Make	Series Name	Vehicle Type	Size Class	Model Years
Mitsubishi	Standard Bed	Pickup	Small	83-85
	Montero	Util.Veh.	Small	83-85
Nissan	King Cab	Pickup	Small	83-85
	Standard Bed	Pickup	Small	83-85
	Long Bed	Pickup	Small	83-85
Plymouth	PB150 (1/2T)	Van		83
	PB250 (3/4T)	Van		83
	Scamp	Pickup	Small	83
Subaru	Brat	Pickup	Small	83-85
Toyota	Cargo Van	Van		84-85
	Long Bed (1/2T)	Pickup	Small	83-85
	Long Bed (3/4T)	Pickup	Small	83-84
	Standard Bed	Pickup	Small	83-85
	Xtra Cab	Pickup	Small	84-85
	4Runner	Pickup	Standard	84-85
	Land Cruiser	Util.Veh.	Small	83
	Land Cruiser S/W	Util.Veh.	Intermediate	83-85
Volkswagen	Vanagon Camper	Van		83-85
	Rabbit	Pickup	Small	83

Appendix B Definitions

Average Loss Payment per Claim — The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid; expressed as dollars per claim.

Average Loss Payment per Insured Vehicle Year — For a group of vehicles, the product of Claim Frequency and Average Loss payment per Claim, divided by 1,000; expressed as dollars per insured vehicle year. *It should be noted that this definition differs from the commonly used insurance term, pure premium, but yields similar results.*

Claim Frequency — The number of claims for a group of vehicles, divided by the exposure for that group; expressed as claims per one thousand insured vehicle years.

Deductible Amount — That portion of the theft loss borne by the policyholder.

Exposure — The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment — That portion of the theft loss borne by the insurer; in general, the total theft loss minus the deductible amount.

Operator Age Group — The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see *Youthful Operator*).

Rated Driver — The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

Theft Coverages — The coverage under which people insure their own car against loss caused by partial or total theft.

Vehicle Classifications — There are four vehicle classes, defined as follows:

1. **Passenger Vehicles** — There are four major body style groupings of passenger vehicles — regular two-door models, regular four-door models, station wagons and passenger vans, and sports and specialty models. Sports and specialty models include two-seater cars, all convertibles, all midsize and large cars that have two or fewer designated rear seating positions, and all luxury cars. Each body style group is further divided into size class subgroups based on wheelbase (rounded to nearest inch) defined as follows:

   Small — Vehicles with wheelbases less than or equal to 99 inches.

   Midsize — Vehicles with wheelbases greater than 99 inches and less than or equal to 109 inches.

   Large — Vehicles with wheelbases greater than 109 inches.

2. **Vans** — Fully enclosed vehicles with either no hood or a very short hood, in which the engine is placed at least 50 percent behind the windshield. The driver's position is usually well forward, nearly beside the engine, usually within the forward 25% of the wheelbase. These vehicles are designed for cargo transport and are equipped with a right side cargo access door and rear door. The cargo area is not separated from the passenger area — both are enclosed under the same roof. Some passenger vans are equipped with additional seats in the cargo area and usually have additional side windows also.

3. **Pickups** — Cargo-carrying vehicles, usually on a truck chassis, with an enclosed cab and a separate open cargo area. The open cargo area generally is a box with raised sides with an opening tailgate. There are also a small number of auto pickups which are similar to regular pickups except that they are built on a passenger car chassis. Pickups are further divided into two subgroups based on curb weight — small pickups (less than 3,000 pounds) and standard pickups (3,000 pounds or more).

4. **Utility Vehicles** — Vehicles built on a heavy-duty chassis capable of off-road use. They are of conventional construction with the driver behind the engine. The cargo and passenger areas are integral with the driver area. Many of these vehicles are equipped with soft or removable tops. Frequently, these vehicles are equipped with four-wheel drive. Utility vehicles are further divided into three subgroups based on wheelbase — small utility vehicles (less than 100 inches), intermediate utility vehicles (from 100 to 120 inches), and large utility vehicles (greater than 120 inches).

Vehicle Identification Number (VIN) — A code, variously comprising both numbers and letters; normally 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, almost always contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Series — A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Youthful Operator — For the puposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

HLDI Publications

Research reports published by the Highway Loss Data Institute are:

R72-1 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models,* June 1973.

R73-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models,* September 1973.

R73-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models,* March 1974.

R73-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two years,* December 1974.

R73-4 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years,* December 1975.

R74-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models,* May 1974.

R74-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year,* December 1974.

R74-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Two Years,* December 1975.

R75-1 *Automobile Insurance Losses, Collision Coverages, Initial Results for 1975 Models,* July 1975.

R75-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year,* December 1975.

R76-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models,* June 1976.

R76-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years,* December 1976.

R77-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models,* June 1977.

R77-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years,* December 1977.

R78-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models,* June 1978.

R78-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1978 Models During Their First Year, 1977 Models During Their First Two Years, 1976 Models During Their First Three Years,* January 1979.

R79-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1979 Models,* June 1979.

R79-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1979 Models During Their First Year, 1978 Models During Their First Two Years, 1977 Models During Their First Three Years,* December 1979.

R80-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1980 Models,* June 1980.

R80-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years,* December 1980.

R81-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1981 Models,* July 1981.

R81-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years,* December 1981.

R82-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1982 Models,* July 1932.

R82-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years; 1980 Models During Their First Three Years,* December 1982.

R83-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1983 Models,* June 1983.

R83-2 *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years,* January 1984.

R84-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1984 Models,* June 1984.

R84-2 *Insurance Losses, Collision Coverages; Passenger Vehicles, Vans, Pickups, and Utility Vehicles; 1984 Models During Their First Year, 1983 Models During Their First Two Years, 1982 Models During Their First Three Years,* January 1985.

R85-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1985 Models,* July 1985.

R85-2 *Insurance Losses, Collision Coverages, 1983-85 Passenger Vehicles, Vans, Pickups, and Utility Vehicles, January, 1985.*

V78-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1978 Models During Their First Year, 1977 Models During Their First Two Years,* February 1979.

V79-1 *Automobile Insurance Losses, Non-Commercial Collisions Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1979 Models During Their First Year, 1978 Models During Their First Two years,* April 1980.

V79-2 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Vans, Pickup Trucks, and Utility Vehicles,* October 1980.

V79-3 *Insurance Theft Losses; Vans, Pickups, and Utility Vehicles, 1979 Models,* May 1981.

V80-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups, and Utility Vehicles; 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years,* December 1980.

V80-2 *Automobile Insurance Losses, Personal Injury Protection Coverages; Injury Claim Frequency Results by Size of Claim; Vans, Pickup Trucks, and Utility Vehicles, 1977-1980 Models,* September 1981.

I75-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974 and 1975 Models,* June 1976.

I75-2 *Automobile Insurance Losses, Percentage of Collision Claims with Associated Injury Claims for 1974 and 1975 Models,* March 1977.

I76-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models,* November 1977.

I76-2 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models,* September 1978.

I77-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1977 Models,* September 1978.

I78-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results for 1977 and 1978 Models,* September 1979.

I79-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Models,* October 1980.

I80-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim; 1978-1980 Models,* September 1981.

I81-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1979-1981 Models,* September 1982.

I82-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1980-1982 Models,* September 1983.

I83-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981-1983 Models,* September 1984.

I84-1 *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982-1984 Models,* August 1985.

A-1 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1972 and 1973 Models,* May 1974.

A-2 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1972 and 1973 Models,* September 1974.

A-3 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1973, 1974 and 1975 Models,* July 1975.

A-4 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1974 and 1975 Models,* December 1975.

A-5 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Body Style, 1974 and 1975 Models,* December 1975.

A-6 *Automobile Insurance Losses, Collision Coverages; An Investigation of Relationships Between Losses and Engine Specifications, Using 1973 Models,* June 1976.

A-7 *Automobile Insurance Losses, Collision Coverages; Annual Increases and Seasonal Variations 1972, 1973, 1974 and 1975 Models,* June 1976.

A-8 *Automobile Insurance Losses, Injury Coverages; A Preliminary Comparison of Results for Volkswagen Rabbits with Passive and Active Seat Belts, 1975 and 1976 Models,* June 1977.

A-9 *Automobile Insurance Losses, Collision Coverages; A Comparison of Collision Claim Size Distributions for 1974, 1975, and 1976 Models,* November 1977.

A-10 *Automobile Insurance Losses, Injury Coverages; Comparisons of Claim Frequencies of Volkswagen Rabbits with Automatic and Manual Seat Belts, 1975, 1976, and 1977 Models,* June 1979.

A-11 *Automobile Insurance Losses, Collision Coverages; The Consistency of the Loss Experience of Specific Vehicles Produced in Several Years, 1975 to 1978 Models,* June 1979.

A-12 *Automobile Insurance Losses, Collision Coverages; An Assessment of the Effects of the Federal Safety Bumper Standard on the Losses for 1972 Through 1978 Models,* June 1980.

A-13 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; The Effects of Car Size on Crash Losses, 1977-1980 Models,* May 1981.

A-14 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Comparisons of the Loss Experience of Two- and Four-Door Cars, 1978, 1979, and 1980 Models,* June 1981.

A-15 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Relationships Between Injury and Collision Losses and Engine Options for Selected 1977-1979 Compact Cars,* June 1981.

A-16 *Automobile Insurance Losses, Collision Coverages; The Frequency of Claims Involving Salvage; Subcompact and Compact Cars; 1980 Models,* January 1982.

A-17 *Insurance Losses, Comprehensive Coverages; Non-Crash Fire Losses; 1979-1980 Models,* February 1982.

A-18 *Insurance Losses, Theft Coverages; The Distribution of Theft Loss Payment Amounts; Passenger Cars, Vans Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years; 1979 Models During Their First Three Years,* June 1982.

A-19 *Insurance Losses, Theft Coverages; A Comparison of the Theft Loss Experience of General Motors Passenger Cars With and Without Factory-Installed Theft Deterrent Systems; 1980-1981 Models,* January 1983.

A-20 *Insurance Losses, Collision Coverages, A Comparison of the Collision Loss Experience of Subaru Models with 5 and .5 MPH Bumpers,* April 1983.

A-21 *Insurance Losses, Personal Injury Protection Coverages, Injury Claim Frequencies for Volkswagen Rabbits with Automatic and Manual Seat Belts, 1981 and 1982 Models,* April 1984.

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